

405/38

Access DB# 55366

(89)

SEARCH REQUEST FORM

Scientific and Technical Information Center

Requester's Full Name: Richard Fuks Examiner #: 78528 Date: 11/20/01
 Art Unit: 2164 Phone Number 305-5416 Serial Number: 09447524
 Mail Box and Bldg/Room Location: PK2 5B50 Results Format Preferred (circle) PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: Electronic Factoring

Inventors (please provide full names): Kevin Treister, Julie Borges

Earliest Priority Filing Date: 11/23/98

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

Independent claims are 1, 17, 18, & 20. The invention is an online method of credit insuring, factoring, or financing, to facilitate a purchase from a vendor online. Reading the abstract and the 4 independent claims will provide the inventive concept in full, as it contains the descriptions, conditions

of accomplishing the above statement of intent.
Other key words: electronic factoring, platforms, guaranteeing payment of receivables, credit limit, vendors, purchases, guaranteeing financial institutions, factoring-type, guaranteeing user's symbol, payments early, credit availability, number of platforms, profile database, paying on payment, earliest payment due, advertising, management, billing.

11-23-01 A07:38 IN

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Searcher: C. King Searcher Phone #: 305-7860
 Searcher Location: 433C Date Searcher Picked Up: 11/21/01
 Date Completed: 11/26/01 Searcher Prep & Review Time: 2 hours
 Clerical Prep Time: : Online Time: 3.5 hours

Type of Search	Vendors and cost where applicable
NA Sequence (#)	STN _____
AA Sequence (#)	Dialog _____
Structure (#)	Questel/Orbit _____
Bibliographic	Dr. Link _____
Litigation	Lexis/Nexis _____
Fulltext	Sequence Systems _____
Patent Family	WWW/Internet _____
Other	Other (specify) _____

File 15:ABI/Inform(R) 1986-2001/Dec 21
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File 9:Business & Industry(R) Jul/1994-2001/Dec 20
(c) 2001 Resp. DB Svcs.
File 610:Business Wire 1999-2001/Dec 21
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File 148:Gale Group Trade & Industry DB 1976-2001/Dec 20
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Set	Items	Description
S1	33511	FACTORING OR INVOICE()DISCOUNTING
S2	474567	ACCOUNT? ?()RECEIVABLE? ? OR RECEIVABLES OR LOAN()LOSS()RESERVE
S3	163985	(UNPAID OR (YET(1W)BE OR UN OR "NOT" OR N()T)(2W)(PAID OR -COLLECTED OR SETTLED) OR UNCOLLECTED OR OUTSTANDING OR DUE OR OVERDUE OR OWE? ? OR OWING OR UNSETTLED)(5N)(INVOICE? ? OR STATEMENT? ? OR BILL? ? OR ACCOUNT? ? OR NOTICE? ?)
S4	551111	FULL()FACTORING OR CREDIT()INSUR? OR LENDING OR S2(3N)INSUR? OR TRADE()CREDIT()COVERAGE
S5	9421420	(GUARANTEE? OR ASSUR? OR ENSUR? OR CERTIF???? OR PLEDG? OR INSUR? OR UNDERWRIT? OR PROMIS?)
S6	35973	CREDIT?(3N)(LIMIT? OR CEILING)
S7	581	(NETWORK?? OR LAN OR WAN OR INTRANET? ? OR EXTRANET? ? OR INTERNET OR ONLINE OR ON()LINE OR WEB???? OR ELECTRONIC OR VIRTUAL OR AUTOMATED)(5N)S1
S8	22	S7(S)S2
S9	20	RD (unique items) <i>read</i>
S10	27268	S2(S)S4:S5
S11	59	S7 AND S10
S12	31	RD (unique items)
S13	24	S12 NOT S9 <i>read</i>
S14	89983	(BUY? OR PURCHAS? OR TRAD??? OR DEAL??? OR SELL? OR VENDING OR VEND? ? OR SALE? ? OR BARTER? OR AUCTION? OR EXCHANG? OR -FINANCING OR SWAP????)(5N)S2
S15	601	S14(5N)(NETWORK OR NETWORKS OR DISTRIBUTED OR LAN OR WAN OR INTRANET? ? OR EXTRANET? ? OR INTERNET OR ONLINE OR ON()LINE OR WEB????)
S16	104	S15 AND S10
S17	39	RD (unique items)
S18	38	S17 NOT (S9 OR S13) <i>read</i>

File 625:American Banker Publications 1981-2001/Dec 26
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File 626:Bond Buyer Full Text 1981-2001/Dec 21
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S1	1581	FACTORING OR INVOICE()DISCOUNTING
S2	13050	ACCOUNT? ?()RECEIVABLE? ? OR RECEIVABLES OR LOAN()LOSS()RE- SERVE
S3	3467	(UNPAID OR (YET(1W)BE OR UN OR "NOT" OR N()T)(2W)(PAID OR - COLLECTED OR SETTLED) OR UNCOLLECTED OR OUTSTANDING OR DUE OR OVERDUE OR OWE? ? OR OWING OR UNSETTLED)(5N)(INVOICE? ? OR ST- ATEMENT? ? OR BILL? ? OR ACCOUNT? ? OR NOTICE? ?)
S4	79261	FULL()FACTORING OR CREDIT()INSUR? OR LENDING OR S2(3N)INSU- R? OR TRADE()CREDIT()COVERAGE
S5	293915	(GUARANTEE? OR ASSUR? OR ENSUR? OR CERTIF???? OR PLEDG? OR INSUR? OR UNDERWRIT? OR PROMIS?)
S6	17	S1(5N)(NETWORK OR NETWORKS OR DISTRIBUTED OR LAN OR WAN OR INTRANET? ? OR EXTRANET? ? OR INTERNET OR ONLINE OR ON()LINE - OR WEB????)
S7	3525	(BUY? OR PURCHAS? OR TRAD??? OR DEAL??? OR SELL? OR VENDING OR VEND? ? OR SALE? ? OR BARTER? OR AUCTION? OR EXCHANG? OR - FINANCING OR SWAP????)(5N)S2
S8	19	S7(5N)(NETWORK OR NETWORKS OR DISTRIBUTED OR LAN OR WAN OR INTRANET? ? OR EXTRANET? ? OR INTERNET OR ONLINE OR ON()LINE - OR WEB????)
S9	6	S8 NOT PY=1999:2001

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File 347:JAPIO OCT 1976-2001/Aug (UPDATED 011203)

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File 350:Derwent WPIX 1963-2001/UD,UM &UP=200175

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Set	Items	Description
S1	80	FACTORING OR INVOICE()DISCOUNTING
S2	39	ACCOUNT? ?()RECEIVABLE? ? OR RECEIVABLES OR LOAN()LOSS()RESERVE
S3	667	(UNPAID OR (YET(1W)BE OR UN OR "NOT" OR N()T)(2W)(PAID OR -COLLECTED OR SETTLED) OR UNCOLLECTED OR OUTSTANDING OR DUE OR OVERDUE OR OWE? ? OR OWING OR UNSETTLED)(5N)(INVOICE? ? OR STATEMENT? ? OR BILL? ? OR ACCOUNT? ? OR NOTICE? ?)
S4	1848	FULL()FACTORING OR CREDIT()INSUR? OR LENDING OR S2(3N)INSUR? OR TRADE()CREDIT()COVERAGE
S5	543309	(GUARANTEE? OR ASSUR? OR ENSUR? OR CERTIF???? OR PLEDG? OR INSUR? OR UNDERWRIT? OR PROMIS?)
S6	171	CREDIT?(3N)(LIMIT? OR CEILING)
S7	6	S1 AND S4:S5 <i>read</i>
S8	9	S2 AND S4:S5 <i>read</i>
S9	55	S3 AND S4:S5
S10	780551	IC=G06F
S11	11442	MC=(T01-J05A2? OR T01-J05B4P?)
S12	535084	CL=45?
S13	4	S9 AND S10:S12
S14	51	S9 NOT S13
S15	33	(S1 AND S10:S12) NOT (S7:S9 OR S13) <i>reviewed</i>
S16	24	(S2 AND S10:S12) NOT (S7:S9 OR S13 OR S15) <i>reviewed</i>
S17	131	S3 AND S10:S12
S18	21	(BUY? OR PURCHAS? OR TRAD??? OR DEAL??? OR SELL? OR VENDING OR VEND? ? OR SALE? ? OR BARTER? OR AUCTION? OR EXCHANG? OR -FINANCING OR SWAP????)(10N)S3
S19	2049	(ELECTRONIC? OR INTERNET OR ONLINE OR ON(W)LINE OR VIRTUAL-)(3N)(COMMERCE OR RETAIL? OR SHOP?)
S20	457808	NETWORK OR NETWORKS OR DISTRIBUTED OR LAN OR WAN OR INTRANET? ? OR EXTRANET? ? OR INTERNET OR ONLINE OR ON()LINE OR WEB-????
S21	37	S17 AND S19:S20
S22	30	S21 NOT (S7:S9 OR S13 OR S15 OR S16 OR S18)
S23	3	AU="TREIDER K":AU="TREIDER K C"
S24	9	AU="BORGES J":AU="BORGES J P" <i>read</i>
S25	2	S1:S3 AND S23:S24

File 348:EUROPEAN PATENTS 078-2001/DEC W01
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File 349:PCT FULLTEXT 1983-2001/UB=20011220,UT=20011213
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Set	Items	Description
S1	816	FACTORING OR INVOICE()DISCOUNTING
S2	408	ACCOUNT? ?()RECEIVABLE? ? OR RECEIVABLES OR LOAN()LOSS()RESERVE
S3	2348	(UNPAID OR (YET(1W)BE OR UN OR "NOT" OR N()T)(2W)(PAID OR -COLLECTED OR SETTLED) OR UNCOLLECTED OR OUTSTANDING OR DUE OR OVERDUE OR OWE? ? OR OWING OR UNSETTLED)(5N)(INVOICE? ? OR STATEMENT? ? OR BILL? ? OR ACCOUNT? ? OR NOTICE? ?)
S4	1287	FULL()FACTORING OR CREDIT()INSUR? OR LENDING OR S2(3N)INSUR? OR TRADE()CREDIT()COVERAGE
S5	433572	(GUARANTEE? OR ASSUR? OR ENSUR? OR CERTIF???? OR PLEDG? OR INSUR? OR UNDERWRIT? OR PROMIS?)
S6	1076	CREDIT?(3N)(LIMIT? OR CEILING)
S7	49	S1(S)S4:S5
S8	75579	IC=G06F
S9	22	S7 AND S8 <i>reviewed</i>
S10	27	S7 NOT S9
S11	70	S2(S)S4:S5
S12	53	(S11 AND S8) NOT S7 <i>scanned</i>
S13	17	S11 NOT S12
S14	182	S3(S)S4:S5
S15	85	S14 AND S8
S16	72	S15 NOT (S7 OR S11)
S17	221	S3/TI,AB,CM
S18	20	S16 AND S17
S19	36	S1/TI,AB,CM AND S8
S20	28	S19 NOT (S7 OR S11 OR S18)
S21	107	(BUY? OR PURCHAS? OR TRAD??? OR DEAL??? OR SELL? OR VENDING OR VEND? ? OR SALE? ? OR BARTER? OR AUCTION? OR EXCHANG? OR -FINANCING OR SWAP????)(5N)S2
S22	49	(S21 AND S8) NOT (S7 OR S11 OR S18 OR S20)
S23	8	S22/TI,AB,CM <i>real</i>
S24	79	(BUY? OR PURCHAS? OR TRAD??? OR DEAL??? OR SELL? OR VENDING OR VEND? ? OR SALE? ? OR BARTER? OR AUCTION? OR EXCHANG? OR -FINANCING OR SWAP????)(5N)S3
S25	39	(S24 AND S8) NOT (S7 OR S11 OR S18 OR S20)
S26	13	S25/TI,AB,CM
S27	4	AU="TREIDER KEVIN":AU="TREIDER KEVIN C"
S28	4	AU="BORGES JULIE":AU="BORGES JULIE M"
S29	5	S27:S28 <i>real</i>

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(c) 2001 American Economic Association

Set	Items	Description
S1	2763	FACTORING OR INVOICE()DISCOUNTING
S2	2294	ACCOUNT? ?()RECEIVABLE? ? OR RECEIVABLES OR LOAN()LOSS()RE- SERVE
S3	5611	(UNPAID OR (YET(1W)BE OR UN OR "NOT" OR N()T)(2W)(PAID OR - COLLECTED OR SETTLED) OR UNCOLLECTED OR OUTSTANDING OR DUE OR OVERDUE OR OWE? ? OR OWING OR UNSETTLED)(5N)(INVOICE? ? OR ST- ATEMENT? ? OR BILL? ? OR ACCOUNT? ? OR NOTICE? ?)
S4	36618	FULL()FACTORING OR CREDIT()INSUR? OR LENDING OR S2(3N)INSU- R? OR TRADE()CREDIT()COVERAGE
S5	583305	(GUARANTEE? OR ASSUR? OR ENSUR? OR CERTIF???? OR PLEDG? OR INSUR? OR UNDERWRIT? OR PROMIS?)
S6	72	S1 AND S4
S7	42	S6 AND S5
S8	71	(NETWORK OR NETWORKS OR DISTRIBUTED OR LAN OR WAN OR INTRA- NET? ? OR EXTRANET? ? OR INTERNET OR ONLINE OR ON()LINE OR WE- B????) (5N)S1
S9	11	S8 AND S4:S5 <i>read</i>
S10	57	S8 NOT PY=1999:2001
S11	54	RD (unique items)
S12	48	S11 NOT S9 <i>Scanned</i>
S13	456	(BUY? OR PURCHAS? OR TRAD??? OR DEAL??? OR SELL? OR VENDING OR VEND? ? OR SALE? ? OR BARTER? OR AUCTION? OR EXCHANG? OR - FINANCING OR SWAP????) (5N)S2
S14	38	S13 AND S4:S5
S15	27	S14 NOT PY=1999:2001
S16	6	S13(5N)(NETWORK OR NETWORKS OR DISTRIBUTED OR LAN OR WAN OR INTRANET? ? OR EXTRANET? ? OR INTERNET OR ONLINE OR ON()LINE OR WEB????)

read

File 256:SoftBase:Reviews Companies&Prods. 85-2001/Nov

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File 278:Microcomputer Software Guide 2001/Nov

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Set	Items	Description
S1	25	FACTORING OR INVOICE()DISCOUNTING
S2	976	ACCOUNT? ?()RECEIVABLE? ? OR RECEIVABLES OR LOAN()LOSS()RE-SERVE
S3	128	(UNPAID OR (YET(1W)BE OR UN OR "NOT" OR N()T)(2W)(PAID OR -COLLECTED OR SETTLED) OR UNCOLLECTED OR OUTSTANDING OR DUE OR OVERDUE OR OWE? ? OR OWING OR UNSETTLED)(5N)(INVOICE? ? OR STATEMENT? ? OR BILL? ? OR ACCOUNT? ? OR NOTICE? ?)
S4	104	FULL()FACTORING OR CREDIT()INSUR? OR LENDING OR S2(3N)INSUR? OR TRADE()CREDIT()COVERAGE
S5	7737	(GUARANTEE? OR ASSUR? OR ENSUR? OR CERTIF???? OR PLEDG? OR INSUR? OR UNDERWRIT? OR PROMIS?)
S6	50	CREDIT?(3N)(LIMIT? OR CEILING)
S7	5	S1 AND S4:S5
S8	0	(NETWORK OR NETWORKS OR DISTRIBUTED OR LAN OR WAN OR INTRANET? ? OR EXTRANET? ? OR INTERNET OR ONLINE OR ON()LINE OR WEB????)(5N)S1
S9	215	(BUY? OR PURCHAS? OR TRAD??? OR DEAL??? OR SELL? OR VENDING OR VEND? ? OR SALE? ? OR BARTER? OR AUCTION? OR EXCHANG? OR -FINANCING OR SWAP????)(5N)S2
S10	10	S9(5N)(NETWORK OR NETWORKS OR DISTRIBUTED OR LAN OR WAN OR INTRANET? ? OR EXTRANET? ? OR INTERNET OR ONLINE OR ON()LINE -OR WEB????)

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